

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	:	09/010,193	Confirmation No.:	8380
Applicants	:	Garrison et al.		
Filed	:	January 21, 1998		
Title	:	Dual Source Remittance Processing		
Art Unit	:	2169		
Examiner	:	Sana A. Al Hashemi		
Atty Docket No.	:	23952-0046		

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**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action mailed November 4, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.